Evidence Instrument

Portable human-readable rendering of an operator-declared decision record and its attached integrity evidence.

DECISION EVIDENCE RECORD

Jak Krow

ATP ATP-20260701-2934A51E / Decision AUR-20260701-393E21DE

OPERATOR-DECLARED OUTCOME

Approved

Risk index	HIGH
Jurisdiction	EU
Recorded	2026-07-01 17:10 UTC

DECISION TYPE	AI SYSTEM	SCHEMA	RECORD HASH
Loan Review – Jak Krow	Credit Scoring Model v3.2	aurora.audit.v2	0xb1bae7bc...6fa52fa2

01 RECORD IDENTITY

Registry-level identifiers and declared record context.

IDENTITY REGISTER

ATP ID	ATP-20260701-2934A51E
Decision ID	AUR-20260701-393E21DE
Applicant / subject	Jak Krow
Applicant ID	EU-447-2091
Policy reference	LendingPolicy v5.1

EVIDENCE PRESENCE

Record hash present · Signature present · RFC3161 present · Chain linked · EU Trusted List: listed

PUBLIC REVIEW ROUTE

Scan or use the public verification reference. A located record is not approval of the underlying decision.

https://auroraseal.com/verify/ATP-20260701-2934A51E

02 INTERPRETATION PROFILE

How the declared score is intended to be read, without re-deciding the outcome.

Declared score	82
Declared threshold	60
Score direction	SCORE_UPWARD_PASS
Direction meaning	Higher score indicates a more favorable or pass-like result.
Direction/outcome mismatch	No

Scope boundary. AURORA renders operator-declared decision evidence and attached integrity metadata. Record location, cryptographic integrity, signature verification, or trusted-list lookup evidence does not establish decision correctness, lawfulness, fairness, compliance, regulator approval, court admissibility, or truth of declared fields.

Declared Evidence Register

Operator-declared inputs, accountability context, interpretation metadata, and recorded review signals.

01 DECLARED DECISION EVIDENCE

Values rendered as declared; this document does not validate their truth.

Decision type	Loan Review – Jak Krow	AI score	82
Outcome	Approved	Threshold	60
Applicant / subject	Jak Krow	Human review	Declared
AI system	Credit Scoring Model v3.2	Reviewer ID	LO-5572
Model hash	sha256:a3f4c91d7...01b72c4f	Final accountability	Credit Risk Review Team / CRR-2026-EU-001

OPERATOR NOTES

Applicant income, repayment history, and debt-to-income ratio were reviewed under the operator-declared lending policy. The model score exceeded the approval threshold. A human reviewer confirmed that the declared outcome and score direction were consistent before sealing. AURORA records the declaration and cryptographic evidence only; it does not determine whether the lending decision is correct, lawful, fair, or regulator-approved.

02 ACCOUNTABILITY REGISTER

Operational attribution context, not liability or fault apportionment.

RECORDING CONTEXT

Recording operator	LO-5572
Jurisdiction of record	EU
AURORA role	Evidence custodian only

ATTRIBUTION TIERS

Human Reviewer	Primary operational actor
Organization Policy	Contributing factor
AI System	Governing authority
External Data Source	Supporting dependency

Attribution indicators are operational context signals, not legal determinations of liability or fault.

03 REVIEW SIGNALS

Operator context and system-generated review signals; not compliance determinations.

OPERATOR CONTEXT & SYSTEM FLAGS

- [~] Art.14 Human Oversight - DECLARED
- [~] Art.12 Record Keeping - EVIDENCE SUPPORT
- [~] Art.9 Risk Management - MAPPED
- [~] Art.13 Transparency - MAPPED

REGULATORY / POLICY MAPPING

No regulatory or policy mapping entries were attached.

04 RECORD TIMELINE

Sequence of recorded events visible to this renderer.

Decision evidence recorded
2026-07-01 17:10 UTC

Internal integrity signature
2026-07-01 17:10:30 UTC

External timestamp evidence
2026-07-01 17:10:31 UTC

PDF rendering generated
2026-07-09 14:46:40 UTC

Interpretation boundary. AURORA records the operator-declared outcome and score interpretation. AURORA does not determine whether the outcome was correct, lawful, fair, compliant, regulator-approved, or court-admissible.

Integrity & Trust Register

Recorded cryptographic, chain, signature, timestamp, and trusted-list lookup context.

01 INTEGRITY REGISTER

Recorded digest, signature, and anchoring references.

Record hash	b1bae7bc17bd6e4758dbbbdf3c336e06763591ccd5bdf1e55cc953ce6fa52fa2
Data hash	a1d9c5bdbc9138cf0533b54f072f7f1376219f2880c284f11ebc6269e02d4c6d
Merkle root	b80611af6ee6f278faf0602a8d6261a46caef7c5f733b8ad9de5536c81256ef9
Public key fingerprint	9597670091865ae4bd8e95c9ca5aa59cfe737ac31f1c9ae00c945cecdb1526c9
Anchor reference	globalsign-123460513754313413506029994361781275O3

02 CHAIN POSITION

Continuity context is reported only when attached to this record.

PREVIOUS HASH	CURRENT RECORD	CHAIN HASH
7fc51f6b9055cb03345c81ba57d0c7244e9995cae8dcf73fe7190563b17bdc31	b1bae7bc17bd6e4758dbbbdf3c336e06763591ccd5bdf1e55cc953ce6fa52fa2	eebfedd99965dffd8697015181f5570560e4e44fdc3b7734073074f9d786c0e9

CHAIN LINK RECORDED. This record includes a chain hash linked to a previous record hash. This supports continuity review within the operator's audit chain.

03 INTERNAL SIGNING PROFILE

Integrity-signature route; not a qualified electronic signature or seal claim.

Signing provider	AURORA Internal Signing Key	Qualified signature / seal	No
Signing mode	Internal Application Key	Legal-status profile	Internal Integrity Signature
Certificate profile	Self Managed Application Key	Signature verification	Verified
Algorithm	RSA-2048/SHA-256/PKCS1v15	Signed at	2026-07-01 17:10:30 UTC

Signing boundary. AURORA's internal signature verifies record integrity and origin within AURORA's system. It is not a qualified electronic signature or qualified electronic seal unless separately issued through a validated trust-service route.

04 TIMESTAMP EVIDENCE

RFC3161 and provider metadata are reported as attached, without converting metadata into legal certification.

Evidence status	tsa_response_received	TSA signature check	Passed
Display provider	GlobalSign	Hash algorithm	SHA-256
Standard	RFC3161	Message imprint / reference	b1bae7bc17bd6e4758dbbbdf3c336e06763591ccd5bdf1e55cc953ce6fa52fa2
Timestamp	2026-07-01 17:10:31 UTC	Policy OID	1.3.6.1.4.1.4146.2.5
Serial number	123460513754313413506029994361781275O3	Certificate chain	Included in verification bundle

05 TRUST-LOOKUP EVIDENCE

Provider-declared metadata and record-specific trusted-list lookup results remain separate.

PROVIDER / PROFILE METADATA

Provider name	globalsign
Provider mode	production_qualified_candidate
Verification profile	RFC3161 policy-OID timestamp — EU Trusted List: listed
Provider status metadata	No

RECORD-SPECIFIC LOOKUP RESULT

Public trust label	EU Trusted List: listed
Internal trust state	qualified_verified
Display state	verified

Trust boundary. A positive EU Trusted List lookup result is attached to this record. This is a lookup-result label reported by AURORA, not legal-status certification by AURORA. The timestamp profile includes a policy OID and the record metadata includes a positive EU Trusted List lookup result.

Review & Reconstruction Paths

Public review references, technical reconstruction routes, document provenance, and scope boundaries.

01 PUBLIC REVIEW PATH

Fast record lookup for external reviewers.

PUBLIC VERIFICATION

Use the public record route to inspect the current AURORA verification surface associated with this identifier.

`https://auroraseal.com/verify/ATP-20260701-2934A51E`

REVIEWER READING ORDER

1. **Locate the public record**
   Confirm that the identifier resolves to the intended record.
2. **Compare core identifiers**
   Match ATP ID, decision ID, hashes, timestamps, and displayed metadata.
3. **Inspect attached trust evidence**
   Read provider metadata and record-specific lookup results as separate layers.

02 TECHNICAL RECONSTRUCTION PATH

The PDF is a rendering; technical reconstruction should use the record, bundle, public key, and instructions where available.

1. **Obtain the record-specific verification bundle**
   Use exported canonical record material and manifest files where available. Do not treat this PDF as the canonical cryptographic source.
2. **Recompute canonical content hashes**
   Follow the record-specific bundle instructions and schema/canonicalization rules associated with the record.
3. **Verify the internal integrity signature**
   Use the associated public key material or recorded fingerprint. Signature verification does not certify the decision itself.
4. **Inspect RFC3161 evidence independently**
   Validate the timestamp token, signature chain, message imprint, and policy metadata according to the evidence actually attached.
5. **Review chain continuity separately**
   A previous-record link is meaningful only when chain context is attached and independently compared.

03 VERIFICATION RESOURCES

Unavailable resources are stated as unavailable rather than inferred.

PUBLIC VERIFICATION URL	`https://auroraseal.com/verify/ATP-20260701-2934A51E`
API ENDPOINT	`Not publicly exposed; use public verification URL`
PUBLIC KEY DIRECTORY	`Not publicly exposed; recorded fingerprint shown in this package`
TSA AUTHORITY REFERENCE	`https://www.globalsign.com/en/timestamp-service`
DOCUMENTATION	`Not publicly available`
SCHEMA REFERENCE	`Not publicly available`
SUPPORT CHANNEL	`support@auroraseal.com`
CHAIN CONTEXT	`Previous-record chain link recorded`

04 DOCUMENT PROVENANCE

Renderer provenance for this human-readable artifact.

Generated at	`2026-07-09 14:46:40 UTC`
Generator	`aurora-pdf-renderer v2.0.0`
Engine	`aurora-engine v1.0 evidence-layer`
Schema	`aurora.audit.v2`
Issued by	AURORA Evidence Custody Service
Locale	`en-US`
Declared page count	4 pages
Purpose	Human-readable Evidence Instrument rendering of the underlying sealed record; not the canonical cryptographic source. Digital Evidence Instrument edition; intended for screen-based review and portable exchange.

05 SCOPE BOUNDARY

Read before relying on this rendering.

This PDF is a rendering, not the canonical cryptographic source. It presents evidence associated with an AURORA record for human review. The underlying sealed record and record-specific verification materials are authoritative for cryptographic reconstruction. AURORA preserves and reports operator-declared fields, hashes, signatures, timestamps, provider metadata, chain context, and trusted-list lookup-result labels where present. AURORA does not certify the correctness, lawfulness, fairness, compliance status, regulatory approval, legal status, court admissibility, or truth of the underlying decision or declared fields. AURORA is not a QTSP, certificate authority, regulator, court, or legal opinion provider.

RECORD LOCATED

Means the referenced AURORA record was found. It does not mean the underlying decision was approved.

INTEGRITY EVIDENCE

Supports change detection and technical verification. It does not establish truth of operator-declared content.

TRUSTED-LIST EVIDENCE

Reports a record-specific lookup result where present. It is not legal-status certification by AURORA.

END OF RECORD RENDERING